

**FR 3033 Attachment 1**  
**Draft Form and Instructions**

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FR 3033p  
OMB No. 7100-0277

## Finance Company Questionnaire 2000

If address at the left is incorrect, please correct in the space below.

This report is authorized by law [12 U.S.C. §§225(a), 263, 353-359]. Your voluntary cooperation in submitting this report is needed to make the results comprehensive, accurate and timely.

The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

## INSTRUCTIONS

## Reporting Burden

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W. Washington, D.C. 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0277), Washington, D.C. 20503.

## Purpose of Report

The purpose of this questionnaire is to provide basic information on a universe of finance companies from which a sample of companies can be selected to answer the 2000 Survey of Finance Companies. That survey will provide benchmark data to update series on consumer and business credit.

The questionnaire concerns the company listed above. If the company name and/or address is incorrect, please provide the correct information in the space to the right of the address. Please answer as many questions as applicable. Return the questionnaire within ten days in the enclosed postage-paid envelope to Micro Statistics Section, Stop 401, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

## Scope of the Report

For purposes of this questionnaire, a finance company is defined as a company (including Morris Plan companies but excluding banks, credit unions, savings and loan associations, cooperative banks and savings banks) in which the largest portion of the company's assets are in one or more of the following kinds of receivables:

- Sales finance receivables* - installment paper arising from retail sales of passenger cars and mobile homes, other consumer goods, such as general merchandise, apparel, furniture and household appliances, and/or from outlays for home improvement loans not secured by real estate;
- Personal cash loans to individuals and families* - unsecured cash loans (including loans to pay for insurance policies) or cash loans secured by insurance policies, autos already paid for and other collateral;
- Short- and intermediate-term business receivables including leasing* - loans on commercial accounts receivables, inventory loans, factoring, leasing, retail installment sales (or purchases) of commercial, industrial and farm equipment and commercial vehicles, and wholesale financing of consumer and business goods;
- Junior liens on real estate* - loans, whatever the purpose, secured by junior liens (e.g., "equity loans," "second mortgages") on real estate as evidenced by junior mortgages, deeds of trust, land contracts or other instruments.

- If the above company no longer exists, please give reason:

- Out of business, in liquidation or in bankruptcy
- Sold to another firm (Please give name and address of other firm)

Company Name \_\_\_\_\_

Street address \_\_\_\_\_

City, state, zip code \_\_\_\_\_

- Other (specify) \_\_\_\_\_

## DO NOT COMPLETE QUESTIONS 2 THROUGH 5 IF COMPANY NO LONGER EXISTS

- Is the above named company a finance company as defined above?

- No
- Yes

- Does the company specialize in only one of the kind of receivables included in the definition above?

- No
- Yes (Check only your specialty at right)
  - Sales finance receivables*
  - Personal cash loans to individuals and families*
  - Short- and intermediate-term business receivables* (including leases)
  - Junior liens on real estate*

- How large are the company's total *ASSETS* receivables?

- Less than \$10 million
- At least \$10 million, but less than \$50 million
- At least \$50 million, but less than \$200 million
- At least \$200 million, but less than \$1 billion
- At least \$1 billion or more At least \$1 billion but less than \$3 billion
- At least \$3 billion, but less than \$20 billion
- \$20 billion or more

- If the above company is a branch of a finance company or a subsidiary of another company, please provide the following information:

Name of parent or home office \_\_\_\_\_

Street address \_\_\_\_\_

City, state, zip code \_\_\_\_\_

Parent of home office is:

- Finance company (as defined above)
- Bank
- Bank holding company
- Retailer
- Manufacturer
- Other (specify) \_\_\_\_\_

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FR 3033a  
OMB No. 7100-0277  
Approval expires December 31, 2000

2005  
**Finance Company Survey 2000**

This report is authorized by law (12 U.S.C. Sections 225(a), 263, and 353-359). Your voluntary cooperation is needed to make the results comprehensive, accurate, and complete. The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

If the company name or address is incorrect, please provide the correct information in the space to the right of the address.

Return the survey *within fifteen days* in the enclosed postage-paid envelope to Micro Statistics Section, Stop 401, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551.

For the purpose of this survey, is your parent company including your balance sheet data in a consolidated form?

( ) NO. If no, please complete the survey, provide the following information on contacts, and return the survey along with this cover sheet in the enclosed envelope.

Person to be contacted regarding this report

Telephone number (including area code and extension)

Person to be contacted if above person is not available

Telephone number (including area code and extension)

( ) YES. If Yes, please provide the name and address of your parent ~~finance~~ company below and return this form in the enclosed envelope. DO NOT complete pages 2 through 4.

Name of parent company

Street address

City

State Zip code

**Please read all of the instructions before completing the survey.**

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2005

FR 30336  
OMB No. 7100-0277  
Approval expires December 31, 2008

# Finance Company Survey of 2000

December 31, 2005  
Thous.

## ASSETS

B.I.

Amount Outstanding as of  
~~June 30, 2000~~

Mill. Thous. Dol.

### 1. Consumer receivables:

A. Motor vehicle financing

B. Revolving credit

C. Other consumer receivables

### 2. Loans secured by real estate:

A. 1-4 family

B. Multifamily

C. Commercial and farm

### 3. Business receivables:

A. Motor vehicle financing:

(1) Retail (commercial vehicles)

(2) Wholesale

B. Business, industrial, and farm equipment:

(1) Retail and wholesale financing

(2) Capital and leveraged leases

C. Other business receivables (exclude operating leases)

### 4. Motor vehicle leases:

A. Capital and leveraged (If detail unavailable for lines 4.A.1 and 4.A.2, put total on line 4.A.)

(1) Consumer

(2) Business

B. Operating (If detail unavailable for lines 4.B.1 and 4.B.2, put total on line 4.B.)

(1) Consumer

(2) Business

### 5. Non-motor vehicle operating leases (If detail unavailable for lines 5.A and 5.B, put total on line 5.)

A. Consumer

B. Business

### 6. All other assets and accounts and notes receivable

7. A. Less: Capitalized unearned income

B. Less: Reserves for losses

### 8. Total assets, net (Sum of items 1 through 6 minus 7.A and 7.B. This item must equal Liabilities Item 7.)

Insert  
B

2005  
Finance Company Survey of 2000

December 31, 2005

## B:1.

1. Bank loans .....
2. Commercial paper .....
3. Debt due to parent .....
4. Debt not elsewhere classified .....
5. All other liabilities .....
6. Capital, surplus, and undivided profits .....
7. Total liabilities and capital (Sum of items 1 through 6. This item must equal Assets Item 8.) .....

## SUPPLEMENTAL ITEMS

1. Sales of receivables during ~~June 2000~~ to: (check all that apply) .....
- ☐ Other finance companies
- ☐ Commercial banks in the United States
- ☐ All other financial institutions
- ☐ Nonfinancial institutions

If your finance company has been involved in the sale of retail, wholesale or lease financing receivables that have been securitized, please complete Supplemental Items 2 through 6. These assets are no longer on your finance company's balance sheet and, therefore, are *excluded from* Assets Items 1 through 5 above. Report the amounts outstanding of financing receivables that are included in packages of asset-backed securities (securitized assets) that you manage.

2. Securitized consumer receivables:
  - A. Credit to consumers to purchase individual motor vehicles .....
  - B. Revolving credit to consumers .....
  - C. Credit to consumers to purchase consumer goods other than motor vehicles .....
3. Securitized real estate loans:
  - A. 1-4 family .....
  - B. Multifamily .....
  - C. Commercial and farm .....

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2005

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Finance Company Survey of 2000

December 31, 2005

4. Securitized business receivables:

A. Motor vehicle financing

(1) Retail (commercial vehicles) .....

(2) Wholesale .....

B. Business, industrial, and farm equipment

(1) Retail and wholesale financing .....

(2) Capital and leveraged leases .....

C. Other business receivables (exclude operating leases) .....

5. Securitized motor vehicle leases:

A. Capital and leveraged (If detail unavailable for lines 5.A.1 and 5.A.2, put total on line 5.A) .....

(1) Consumer .....

(2) Business .....

B. Operating (If detail unavailable for lines 5.B.1 and 5.B.2, put total on line 5.B) .....

(1) Consumer .....

(2) Business .....

6. Securitized non-motor vehicle operating leases .....

(If detail unavailable for lines 6.A and 6.B, put total on line 6.)

A. Consumer .....

B. Business .....

Amount Outstanding as of  
June 30, 2000

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Finance Company Survey of 2000

FR 3033a  
OMB No. 7100-0277  
Approval expires ~~December 31, 2000~~

## Instructions

Public reporting burden for this collection of information is estimated to average 1.4 hours per response including the time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0277), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

## Purpose and Scope of Survey

The purpose of this survey is to benchmark the consumer and business credit series collected in the monthly *Domestic Finance Company Report of Consolidated Assets and Liabilities* (FR 2248; OMB No. 7100-0005).

Include the consolidated operations of the U.S. parent finance company and all finance company affiliates and subsidiaries (whether partially or wholly owned), ~~for which you maintain records~~, that are located in the fifty states of the United States, the District of Columbia, Puerto Rico, or U.S. dependencies and territories and that are engaged in domestic consumer and business financing activities. Exclude from the consolidation the operations of all domestic nonfinance company affiliates and subsidiaries and all companies not located in the fifty states of the United States, the District of Columbia, Puerto Rico, or U.S. dependencies and territories.

## Definitions

For purposes of this survey, a finance company is defined as a company (excluding banks, credit unions, savings and loan associations, cooperative banks, and savings banks) in which the largest portion of the company's assets is in one or more of the following kinds of receivables:

**Sales finance receivables:** Installment paper arising from retail sales of passenger cars and mobile homes, other consumer goods, such as general merchandise, apparel, furniture, and household appliances, or from outlays for home improvement loans not secured by real estate.

**Personal cash loans to individuals and families:** Unsecured cash loans (including loans to pay for insurance policies) or cash loans secured by insurance policies, autos already paid for, and other collateral.

**Short- and intermediate-term business receivables (including leases):** Loans on commercial accounts receivables, inventory loans, factoring, lease financing, retail installment sales (or purchases) of commercial, industrial, and farm equipment and commercial vehicles, and wholesale financing of consumer and business goods.

~~Junior liens on real estate:~~ Loans, whatever the purpose, secured by junior liens (for example, equity loans or second mortgages) on real estate as evidenced by junior mortgages, deeds of trust, land contracts, or other instruments.

Insert A

## Item Instructions

Please answer all questions. Indicate that your company does not engage in a particular line of business by entering a zero for that line item on the reporting form.

### ASSETS

Receivables include direct loans and paper purchased from manufacturers and retailers before deduction of capitalized unearned income and reserves for losses.

Include bulk purchases of paper from vendors. In the case of participation loans, include only that portion of the original loan owned by you and appearing on your balance sheet.

In the case of companies requiring full repayment to be accumulated against indebtedness before crediting, exclude from liabilities the amount of deposits already accumulated. Net these accumulated deposits against appropriate receivables in the Assets section.

#### 1. Consumer receivables

**A. Motor vehicle financing:** Credit arising from retail sales of passenger cars and other vehicles such as vans and pickup trucks to consumers. Exclude fleet sales, personal cash loans secured by automobiles already paid for, loans to finance the purchase of commercial vehicles and farm equipment, and lease financing.

**B. Revolving credit:** Retail credit that is extended on a credit-line basis and that arises from the sale of consumer goods other than passenger cars and mobile homes. A single contract governs multiple use of the account and purchases may be made with a credit card. Generally, credit extensions can be made at the consumer's discretion, provided that they do not cause the outstanding balance of the account to exceed a prearranged credit limit.

**C. Other consumer receivables:** All credit arising from retail sales of consumer goods other than passenger cars that is not extended under a revolving credit line. Paper arising from retail sales of complete dwelling units built on a chassis and capable at time of initial purchase of being towed over the highway by truck but not by car.

Include goods like general merchandise, apparel, furniture, household appliances; campers, trailers, mobile homes, motorcycles, airplanes, helicopters, and boats purchased for personal use; automobile repair paper; credit to finance alterations or improvements in existing

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2005  
Finance Company Survey of 2000-

FR 3033a  
OMB No. 7100-0277  
Approval expires December 31, 2000

residential properties occupied by the borrower; secured and unsecured loans made directly to the borrower for household, family, or other personal expenses; and unsecured loans to purchase auto insurance policies as well as loans secured by insurance policies, automobiles already paid for, and other collateral.

Exclude loans for business purposes, rediscounted loans, loans secured by real estate, and wholesale and lease financing.

2. Loans secured by real estate

A. 1-4 family: Credit arising from revolving or permanent loans secured by real estate as evidenced by mortgages (FHA, FmHA, VA, or conventional) or other liens (first or junior) on nonfarm property containing 1-4 dwelling units (including vacation homes) or more than 4 dwelling units if each is separated from other units by dividing walls that extend from ground to roof (row houses, townhouses, or the like); mobile homes where state laws define the purchase or holding of a mobile home as the purchase or holding of real property and where the loan to purchase the mobile home is secured by that mobile home as evidenced by a mortgage or other instrument on real property; individual condominium dwelling units and loans secured by an interest in individual cooperative units, even if in a building with 5 or more dwelling units; vacant lots in established single-family residential sections or in areas set aside primarily for 1-4 family homes; and housekeeping dwellings with commercial units combined where use is primarily residential and where only 1-4 family dwelling units are involved.

Insert  
C  
B. Multifamily: Credit arising from permanent nonfarm residential loans secured by real estate as evidenced by mortgages (FHA or conventional) or other liens on nonfarm properties with 5 or more dwelling units in structures (including apartment buildings and apartment hotels) used primarily to accommodate households on a more or less permanent basis; 5 or more unit housekeeping dwellings with commercial units combined where use is primarily residential; cooperative-type apartment buildings containing 5 or more dwelling units; and vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties.

C. Commercial and farm: Credit arising from loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, care facilities for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Credit arising from loans secured by farmland and improvements thereon, as evidenced by mortgages or other liens. Farmland includes all land known to be used

or usable for agricultural purposes, such as crop and livestock production, grazing or pasture land, whether tillable or not, and whether wooded or not.

Include all other nonresidential loans secured by real estate as evidenced by mortgages or other liens.

3. Business Receivables

A. Motor vehicle financing

(1) Retail (commercial vehicles): Credit arising from retail sales of commercial land vehicles to business. Include trucks, buses, taxicabs, truck trailers, and other on-the-road vehicles for which motor vehicle licensing is required. Include fleet sales of passenger cars. Exclude lease financing and paper on business, industrial, or farm equipment.

(2) Wholesale: Credit arising from transactions between manufacturers and dealers or other floor plan loans secured by passenger cars and commercial land vehicles. Exclude paper secured by mobile homes, passenger car trailers, boats, airplanes, helicopters, and business, industrial, and farm equipment.

B. Business, industrial, and farm equipment

(1) Retail and wholesale financing: Credit arising from the retail sale to business of (or for the purchase of) business, industrial, and farm equipment. Include all off-the-road equipment for which motor vehicle licensing is not required. Include airplanes, helicopters, and boats purchased for business use. Loans may be secured by chattel mortgages or conditional sales contracts (purchased money security agreements) on the machinery or equipment. Exclude loans to purchase commercial land vehicles for which motor vehicle licensing is required and loans secured by real estate. Exclude lease financing.

Wholesale financing is credit arising from transactions between manufacturers and dealers or other floor plan loans secured by business, industrial, and farm equipment. Include all off-the-road equipment for which motor vehicle licensing is not required, such as airplanes, helicopters, and boats.

(2) Capital and leveraged leases: Lease receivables arising from the leasing of business, industrial, and farm equipment. Include lease financing of all off-the-road equipment for which motor vehicle licensing is not required and lease financing of airplanes, helicopters, and boats leased for business use. Exclude lease financing of airplanes, helicopters, and boats leased for personal or family use (included in Assets Item 3.C). Exclude operating leases as defined by Financial Accounting Statement 13 (FAS 13) but include in Item 5 and in Supplemental Item 4 below.

C. Other business receivables (exclude operating



**Insert A**

For purposes of this questionnaire, a finance company is defined as a company (excluding credit unions, savings banks, investment banks, commercial banks, cooperative banks, and savings and loan associations) in which the largest portion of the company's assets are in one or more of the following kinds of receivables:

- a. Consumer receivables— receivables arising from retail sales of passenger cars and mobile homes, other consumer goods, such as general merchandise, apparel, furniture and household appliances, and/or from outlays for home improvement loans not secured by real estate. Unsecured personal loans, such as loans for education or to pay for insurance policies; or personal loans secured by collateral, such as insurance policies or autos already paid for, etc.;
- b. Short- and intermediate-term business receivables including leasing – loans on commercial accounts receivable, inventory loans, factoring, leasing, retail installment sales (or purchases) of commercial, industrial and farm equipment and commercial vehicles, and wholesale financing of consumer and business goods;
- c. Liens on real estate – loans, whatever the purpose, secured by liens on real estate as evidenced by mortgages, deeds of trust, land contracts or other instruments.

**Insert C**

**(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.** Report the amount outstanding under revolving, open-end lines of credit secured by 1-to-4 family residential properties. These lines of credit, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

**(2) Closed-end loans secured by 1-4 family residential properties.** Report in the appropriate subitem the amount of all closed-end loans secured by 1-to-4 family residential properties (i.e., closed-end first mortgages and junior liens).

**(a) Secured by first liens.** Report the amount of all closed-end loans secured by first liens on 1-to-4 family residential properties.

**(b) Secured by junior liens.** Report the amount of all closed-end loans secured by junior (i.e., other than first) liens on 1-to-4 family residential properties. Include loans secured by junior liens in this item even if the finance company also holds a loan secured by a first lien on the same 1-to-4 family residential property and there are no intervening junior liens.

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# DOMESTIC FINANCE COMPANY REPORT OF CONSOLIDATED ASSETS AND LIABILITIES

FR 2248  
OMB No. 7100-0008  
Approval expires 12/31/2008

Month and Year

This report is authorized by law (12 U.S.C. §225(a)). Your voluntary cooperation in submitting this report is needed to make the results comprehensive, accurate, and timely.

The Federal Reserve System regards the individual company information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

Please read all the instructions before completing this form.

## ASSETS

### 1. Consumer receivables:

A. Motor vehicle financing

B. Revolving credit

C. Other consumer receivables

### 2. Loans secured by real estate:

A. 1-4 family:

(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

(2) Closed-end loans secured by 1-4 family residential properties:

(a) Secured by first liens

(b) Secured by junior liens

B. Multifamily

C. Commercial and farm

### 3. Business receivables:

A. Motor vehicle financing:

(1) Retail (commercial vehicles)

(2) Wholesale

B. Business, industrial, and farm equipment:

(1) Retail and wholesale financing

(2) Capital and leveraged leases

C. Other business receivables (exclude operating leases)

Amount Outstanding  
End of Month

Mil. Thous. Dol.

Reported only  
for March, June  
September, and  
December

Insert  
B